APPENDICES

Appendix A

Member Questionnaire

General Information

1. Name
2. Age
3. Address
4. What is the name of the SHG
5. Where the regular meeting of SHG is organized?
6. Since when (Year) ________
7. How much is the membership fee?________
8. Does every member get the opportunity to become leader of the SHG?
   1)☐Yes 2)☐No
9. How many times you meet in a moth?
   1)☐Once 2)☐Twice 3)☐Thrice 4)☐Every week 5)☐More
10. Do all members attend regularly?
    1)☐Yes 2)☐No
11. If they do not attend is there any fine?
    1)☐Yes 2)☐No
12. Reason for joining the SHG
    1)☐Earning Money 2)☐Savings 3)☐For freedom 4)☐Need 5)☐To learn new skills
    6)☐Any Other
13. What sort of work you do through SHG?
    1. Participating in group’s business (Type of business _________________)
    2. I have my own business through SHG
    3. Other __________________________________________________________
14. Are you actively involved in group’s work?
    1)☐Yes 2)☐No
14A. If Yes____________________________________
15. Are you aware of all facilities provided by SHG?
16. Have you taken loan through SHG?
    1)☐Yes 2)☐No
17. If yes, what was the reason?
    1)☐Business 2)☐Domestic/Family purpose 3)☐Other
18. Is there any change in your income after joining the SHG?

19. After joining the SHG have you noticed any change in your self-confidence?
   1. Improved 2. Decreased 3. No change

20. Do you find it easy to get in touch with the leader of SHG, when you want to contact them or you need any help?

21. If you can’t contact the leader of SHG, what do you do?
   1. Take help from home 2. Other members of SHG
   3. Officers from Municipal Corporation 4. Any other

22. Has SHG given any training to you?
   1. Yes 2. No

23. What kind of training is given?
   1) Marketing, 2) Communication skills, 3) Accounts Keeping, 4) Business
   5) Any other

24. Whether training is useful in starting your own business?
   1. Yes 2. No

25. In the training given by SHG besides the technical, was there any other helpful training given?
   1. Yes 2. No

26. Is there consistency in business oriented training?
   1. Yes 2. No

27. What type of work do you do after getting training in the SHG?
   1) Selling of vegetables, 2) Preparing candles, 3) Running Shop, 4) Bangles shop
   5) Running a nursery for children, 6) Tailoring, 7) Preparing Spices, 8) Preparing carry bags,
   9) Manufacturing Note books, 10) Preparing Chapati & Vegetable, 11) Preparing Snacks
   12) Any other

28. Does SHG do any work involving all members?
   1. Yes 2. No

29. What is your role in that activity?

30. Are you given training of that work earlier?
   1. Yes 2. No

31. How many years are you doing the work?

32. Do you have bank account?
   1. Yes 2. No
33. Does SHG have the bank passbook?
   1.☐ Yes 2.☐ No

34. What is the approximate investment you made in business?

35. How you raised the amount?
   1.☐ Bank 2.☐ SHG 3.☐ Own funds 4.☐ Help from others 5.☐ Other

36. Are there in terms & condition to take loan from SHG?
   1)☐ Yes 2)☐ No

36A. If yes ____________________________________________________________

37. If more than one member who have applied for the loan, what are the norms that decides the priority?
   ____________________________________________________________

38. How is the procedure to get loan?

39. Do your family support?
   1.☐ Yes 2.☐ No

40. Who supports you?

41. What are the difficulties you face in business?

42. Do you help SHG for making other members business oriented?
   1.☐ Yes 2.☐ No

43. If you have independent business, what do you do for its expansion?
   _________________________________________________________________

44. What kind of help is extended for promoting business of members?
   1)☐ Participating in Exhibition, 2)☐ Getting Order, 3)☐ Ensuring availability of work

45. If you have to lodge a complaint against other members or the leader, is there any particular procedure?
   _________________________________________________________________

46. Is action taken against the complaint?
   1.☐ Yes 2.☐ No

Name: ___________________________________________________________
Sign:    ___________________________________________________________
Appendix - B
Leader Questionnaire

General Information

1. Name of The Self Help Group______________________________________________

2. Founder of the Self Help Group____________________________________________

3. Year Of Establishment:____________________________________________________

4. Group is run under which type?
   A) N.G.O  B) Pune municipal corporation.

5. Is it Registered?
   1)☐ Yes  2)☐ No

5A) How old it is?
   1)☐ 1 Year, 2)☐ 2 years, 3)☐ More than 3 Years

6. At present how many members you have?
   1)☐ 10 to 15  2)☐ 16 to 20  3)☐ More than 20

7. What is the average percentage of attendance? ______________

8. If the member is absent, is there any penalty?
   1)☐ Yes  2)☐ No

9. What is the membership fee?______________________________________________

10. What is the frequency of meetings in a month?
    1)☐ Once, 2)☐ Twice, 3)☐ Thrice, 4)☐ Weekly, 5)☐ More

11. Where the regular meeting of group is conducted?
    _____________________________________________

12. Was there any difficulty you faced about the place?
    1)☐ Yes, 2)☐ No

13. Do all members attend regularly?
    1)☐ Yes, 2)☐ No

14. What types of work is done in the group?
    1)☐ Sale of vegetables, 2)☐ Production of candles, 3)☐ Shop, 4)☐ Sale of Bangles,
    5)☐ Running a play group/nursery 6)☐ Tailoring, 7)☐ Making Spices, 8)☐ Preparing carry bags,
    9)☐ Manufacturing Note books, 10)☐ Preparing Chapati & Vegetable, 11)☐ Preparing Snacks
15. Are the members given training for business?
   1) ☐ Yes  2) ☐ No

16. Is training of business expansion given to the members?
   1) ☐ Yes, 2) ☐ No

17. What kind of training is given?
   1) ☐ Marketing, 2) ☐ Communication skills, 3) ☐ Accounts Keeping

18. What kind of help is extended for promoting business of members?
   1) ☐ Participating in Exhibition, 2) ☐ Getting Order, 3) ☐ Ensuring availability of work

19. Who looks after day to day activity?
   1) ☐ Chairman, 2) ☐ Secretory 3) ☐ Member  4) Any other

20. What is the procedure for selecting the candidate?

21. Is the tenure for the leaders fixed?
   1) ☐ Yes  2) ☐ No

22. Does every member get the chance of becoming leader?
   1) ☐ Yes  2) ☐ No

23. What are the general responsibilities of the leader? You may choose more than one.
   1) ☐ Attendance 2) ☐ Banking 3) ☐ loan to be issued 4) ☐ Decision about membership 5) ☐ Maintaining Accounts 6) ☐ Any Other __________________________

24. Difficulties faced while running the group
   1) __________________________
   2) __________________________
   3) __________________________
   4) __________________________
   5) No Action

25. Can someone become a member after the group is started?
   A) ☐ Yes B) ☐ No

26. Can a member leave the group after the group is started?
   A) ☐ Yes B) ☐ No

27. If yes is there is any procedure?

28. Is there is any procedure for becoming a member?
   1) ☐ Yes  2) ☐ No

28A. If yes, what is the procedure?
About Finance

29. Your group has account in which bank?
   1) ☐ Don’t have account  2) ☐ Name________________________________________

30. Do the members have bank pass book?
   A) ☐ Yes  B) ☐ No

31. Does the group get any financial help other than loan?
   1) ☐ Yes  2) ☐ No

32. If Yes, through what procedure?____________________________________________

33. What are the general priorities to use it?____________________________________

34. Have you taken loan? 1) ☐ Yes  2) ☐ No
   1) Bank _______________________ 2) Other_________________________________

35. How it is used?
   1) ☐ Distribution amongst Members  2) ☐ Other ____________________________

36. Are there conditions applicable for granting loan to the member?
   1) ☐ Yes  2) ☐ No

36A. If Yes________________________________________________________

37. If more than one member who have applied for the loan, what are the norms that decides the priority?
   1) Medical  2) Education  3) Domestic  4) Any other

38. Is the repayment of loan made on time by members?
   1) ☐ Yes  2) ☐ No

40. If it is not made on time, what action is taken against the defaulter?
   ________________________________________________________________

41. Who checks the accounts of the group?
   1) ☐ Leader  2) ☐ Municipal Corporation  3) ☐ NGO,  4) ☐ C.A.  5) ☐ Other

Name: ________________________________________________________________
Sign: ________________________________________________________________
Appendix - C
NGO Questionnaire

1) Name ________________________________
2) Designation ____________________________
3) Address ________________________________
4) Name of the trust ____________________________
5) No of SHG under the trust in Pune ________________
6) Starting Date ________________________________
7) Do Any SHG have any kind of registration? A) Yes B) No
   If Yes, explain which? ________________________________
8) A) Does any law applies to the SHG? A) Yes B) No
   If yes, explain which? ________________________________
9) No of members in Pune __________________________
   No of members in One SHG ________________
10) Are there any requirement for members selection? A) Yes B) No
11) If Yes, explain which?
12) Where is the meeting held? __________________________
13) How many times in the month
   1) Once 2) Twice 3) Three times 4) Every week 5) More
14) Who is in charge of organizing the meeting?
   A) Leader B) Trustee C) Others __________________________
15) How do you choose the leader?
   A) We don’t have leader B) By trustee C) By election D) Others ______
16) Does leader gets promoted?
   A) We don’t have leader B) Yes C) No
17) Name of the main trustee __________________________
18) Reason for not starting the SHG under PMC?
   A) More freedom B) Less bureaucracy
   C) No special reason D) Others __________________________
19) Advantages of starting SHG under trust __________________________
19A) Are there any disadvantages of starting SHG under trust? A) Yes B) No
20) If Yes Please explain?
A) Less funds  B) difficulty in getting fund C) Difficulty in getting members  
D) Others __________________________

21) What type of work is under taken by SHG ?
A): By SHG __________________________

22) Do all members participate ?
A): Yes B): No

23) If they do not participate, then are they fined ?
A): Yes B): No

24) Do you conduct training? A): Yes B): No

25) What type of training?

26) How many times ?

27) Who impart the training?
A): One of the members, B): Trustee, C): Outside trainers

28) Do you take efforts / encourage sole members to start their own business?
A): Yes B): No

29) If Yes , explain? ____________________________________________________

30) Do you get any kind of monetary help ?
A): Yes B): No

31) From whom? __________________________

32) Do you have account in the bank ? __________________________
A): Yes B): No

33) If yes, then it is under whose name?
A): SHGB B): Trust

34) Do members have their own passbook?
A): Yes B): No

35) Has the trust taken loan for the SHG का ?
A): Yes B): No

37) Do you give loan to the SHG members? A): Yes B): No

38) Are there any criteria for the furnishing loan? A): Yes B): No

39) What? ____________________________________________________

39A) Do you take any extra efforts for the women’s entrepreneurship ?
A): Yes B): No
40) What kind? _________________________________

41) What efforts are taken for expansion of business?
   A) □ ______________________
   B) □ ______________________

42) Difficulties while running SHG?
   A) □ None
   B) □ Many / Some (Please explain)
   1. __________________________
   2. __________________________

Name: __________________________________________
Sign:  __________________________________________
Appendix - D

Questionnaire For Bank Officers

1. How many savings accounts of Self Help group do your bank has?
2. Is there any scheme going on for SHG for account opening?
3. What documentation is required for opening an account of SHG?
4. Will the SHG group be in a position to procure all the required documents?
5. If no, what all difficulties they come across?
6. How many SHG’s have taken loan from your bank?
7. What is the average size of Loans taken by SHG?
8. Amount of loan to members is decided by:
   a) SHG  b) Office bearer only  c) Member who is taking loan  d) Fixed amount
9. What is the repayment mode of loans taken by the group?
   a) Monthly  b) yearly  c) quarterly  d) any other mode
10. Why this specific Mode?
11. What is the average time taken by branches in sanctioning loan?
12. What steps are being taken to recover the overdue?
13. What kind of guarantee is taken from SHG?
14. Have you undergone any training on SHG/Microfinance?
15. What is the minimum balance to be maintained in the SHG account?
16. About how many days of your staff time does it take to make a group ready to borrow?
17. What interest rate does your bank charge to the SHG?
18. Any suggestions to improve the SHG Support.
Photo Gallery

Interacting with the manager Incharge of 'Aadhar Kendra' which is the first permanent place in Pune city for selling the products prepared by SHG's members

Group members attending the monthly meeting conducted by the president Mrs. Subhadra Sapre

Interacting with the secretary and the members
Interviewing the President - Sunita Raskar of the Group in the shop run by her

Visited Office of 'Savitri Mahasangh' which is for P.M.C. run groups who issues funds for business interviewing Mrs. Jayshree Dhalbale Manager along with one group leader

Guide Dr. R.M. Kulkarni guiding the research student
Interacting with the 30 group leaders (President)

Interviewing Mr. Mahajan P.M.C. Officer Incharge of Urban Community Development Department under which Self Help Groups are run
Various Products sold at 'Aadhar Kendra'